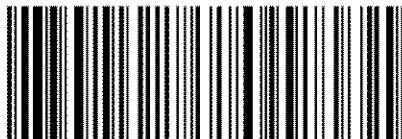


Fay Servicing, LLC  
PO Box 9002  
Temecula, CA 92589-9002



9314 7100 1170 1162 4907 73

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Fay Servicing, LLC  
PO Box 88009  
Chicago, IL 60680-1009

**RETURN RECEIPT REQUESTED**

20240321-256

Send Correspondence to:  
Fay Servicing, LLC  
Attn: Customer Service Dept  
PO Box 809441  
Chicago, IL 60680-9441

Deborah H Hamilton  
699 HIGHLAND AVE  
SOUTH PORTLAND, ME 04106-6807



**EXHIBIT**  
**M**

W\_ME\_RTC



Sent Via Certified Mail™ with Return Receipt

9314 7100 1170 1162 4907 73

03/21/2024

Deborah H Hamilton  
699 HIGHLAND AVE  
SOUTH PORTLAND, ME 04106-6807

Loan Number:  
Property Address: 699 Highland Ave  
South Portland, ME 04106

**NOTICE OF RIGHT TO CURE**

Dear Deborah H Hamilton:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for Citigroup Mortgage Loan Trust 2023-A ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 05/02/2024 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$5,811.56, which consists of the following:

Next Payment Due Date:	12/01/2023
Total Monthly Payments Due:	\$5,751.56
Monthly Payment	12/01/2023 \$1,437.89
Monthly Payment	01/01/2024 \$1,437.89
Monthly Payment	02/01/2024 \$1,437.89
Monthly Payment	03/01/2024 \$1,437.89
Late Charges:	\$0.00
Corporate Advance Balance:	\$60.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$5,811.56</b>

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You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

**To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.**

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You may contact the following persons with authority to modify your mortgage loan:

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425 S. Financial Place, 20th Floor  
Chicago, IL 60605  
8004957166

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COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: <a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, ME 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: <a href="http://www.kvcap.org">http://www.kvcap.org</a>	101 Water St Waterville, ME 04901-6339
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: <a href="http://www.penquis.org">http://www.penquis.org</a>	262 Harlow St Bangor, ME 04401-4952
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-459-2818 E: jenniferann.davidson@yccac.org W: <a href="http://www.yccac.org">http://www.yccac.org</a>	6 Spruce Street SANFORD, ME 04073-2917

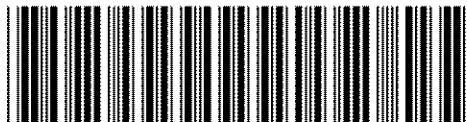
[https://data.hud.gov/Housing\\_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=](https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=)

VCP89





Fay Servicing, LLC  
PO Box 9002  
Temecula, CA 92589-9002



2388985134

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First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

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20240321-256

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Deborah H Hamilton  
699 HIGHLAND AVE  
SOUTH PORTLAND, ME 04106-6807



W\_ME\_RTC



Sent Via Certificate of Mailing

03/21/2024

Deborah H Hamilton  
699 HIGHLAND AVE  
SOUTH PORTLAND, ME 04106-6807

Loan Number:  
Property Address: 699 Highland Ave  
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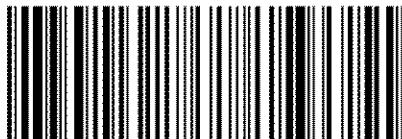
[https://data.hud.gov/Housing\\_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=](https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=)

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9314 7100 1170 1163 2097 70

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03/29/2024

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SOUTH PORTLAND, ME 04106-6807

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COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, ME 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: <a href="http://www.kvcap.org">http://www.kvcap.org</a>	101 Water St Waterville, ME 04901-6339
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: <a href="http://www.penquis.org">http://www.penquis.org</a>	262 Harlow St Bangor, ME 04401-4952
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-459-2818 E: jenniferann.davidson@yccac.org W: <a href="http://www.yccac.org">http://www.yccac.org</a>	6 Spruce Street SANFORD, ME 04073-2917

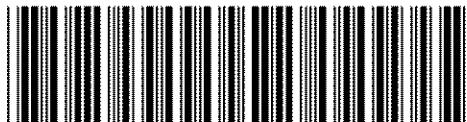
[https://data.hud.gov/Housing\\_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=](https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=)

VCP89





Fay Servicing, LLC  
PO Box 9002  
Temecula, CA 92589-9002



2389203291

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Fay Servicing, LLC  
PO Box 88009  
Chicago, IL 60680-1009

20240329-256

Send Correspondence to:  
Fay Servicing, LLC  
Attn: Customer Service Dept  
PO Box 809441  
Chicago, IL 60680-9441

Deborah H Hamilton  
699 HIGHLAND AVE  
SOUTH PORTLAND, ME 04106-6807



W\_ME\_RTC



Sent Via Certificate of Mailing

03/29/2024

Deborah H Hamilton  
699 HIGHLAND AVE  
SOUTH PORTLAND, ME 04106-6807

Loan Number:  
Property Address: 699 Highland Ave  
South Portland, ME 04106

**NOTICE OF RIGHT TO CURE**

Dear Deborah H Hamilton:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan acting on behalf of U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for Citigroup Mortgage Loan Trust 2023-A ("Lender"), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 05/10/2024 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$5,811.56, which consists of the following:

Next Payment Due Date:	12/01/2023
Total Monthly Payments Due:	\$5,751.56
Monthly Payment	12/01/2023 \$1,437.89
Monthly Payment	01/01/2024 \$1,437.89
Monthly Payment	02/01/2024 \$1,437.89
Monthly Payment	03/01/2024 \$1,437.89
Late Charges:	\$0.00
Corporate Advance Balance:	\$60.00
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$5,811.56</b>

You can cure this default by making a payment of \$5,811.56 by 05/10/2024 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will



remain constant until this date. If you make a payment of \$5,811.56 by 05/10/2024, you will be restored to all rights under the Security Instrument as though the default had not occurred. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.

The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments but are not required to cure the default. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC  
PO Box 88009  
Chicago, IL 60680-1009

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If immediate payment in full is required, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective if you meet the following conditions: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the property and rights under the Security Instrument; and 4) do whatever Lender reasonably requires to assure that Lender's interest in the property, Lender's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

**To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.**

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC or a counseling agency approved by the United States Department of Housing and Urban Development. A list of approved counseling agencies is included with this letter.

You may contact the following persons with authority to modify your mortgage loan:

Fay Servicing, LLC  
425 S. Financial Place, 20th Floor  
Chicago, IL 60605  
8004957166

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property.

**Fay Servicing, LLC is a debt collector, this is an attempt to collect a debt and any information obtained**

will be used for that purpose.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act (“SCRA”) regarding the servicemember’s interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<https://www.hud.gov/counseling>). You can also contact Mayra Aguilar toll-free at 1-800-495-7166 if you have questions about your rights under SCRA.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <https://www.hud.gov/counseling>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC  
425 S. Financial Place, 20th Floor  
Chicago, IL 60605  
8004957166





Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue PORTLAND, ME 04101-4920
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: <a href="http://www.ceimaine.org">http://www.ceimaine.org</a>	30 Federal Street Suite 100 BRUNSWICK, ME 04011-1510
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: <a href="https://www.ccimaine.org/">https://www.ccimaine.org/</a>	17 Market Sq South Paris, ME 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: <a href="http://www.kvcap.org">http://www.kvcap.org</a>	101 Water St Waterville, ME 04901-6339
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: <a href="http://www.penquis.org">http://www.penquis.org</a>	262 Harlow St Bangor, ME 04401-4952
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-6762 T: F: 207-459-2818 E: jenniferann.davidson@yccac.org W: <a href="http://www.yccac.org">http://www.yccac.org</a>	6 Spruce Street SANFORD, ME 04073-2917

[https://data.hud.gov/Housing\\_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=](https://data.hud.gov/Housing_Counselor/search?AgencyName=&City=&State=ME&RowLimit=&Services=DFC&Languages=)

VCP89



**ALERT: SEVERE WEATHER IN THE SOUTH, SOUTHEAST, CENTRAL, NORTHERN MID-ATLANTI...**

# USPS Tracking®

[FAQs >](#)**Tracking Number:**[Remove X](#)**9314710011701163209770**[Copy](#)[Add to Informed Delivery \(https://informeddelivery.usps.com/\)](https://informeddelivery.usps.com/)

## Latest Update

Your package will arrive later than expected, but is still on its way. It is currently in transit to the next facility.

---

### Get More Out of USPS Tracking:

[USPS Tracking Plus®](#)[Feedback](#)

### Moving Through Network

#### In Transit to Next Facility, Arriving Late

May 13, 2024

#### Arrived at USPS Regional Origin Facility

SAN BERNARDINO CA DISTRIBUTION CENTER

May 9, 2024, 7:03 am

#### Arrived at USPS Regional Facility

BOSTON MA DISTRIBUTION CENTER

May 6, 2024, 6:59 pm

#### Arrived at USPS Regional Facility

SHREWSBURY MA DISTRIBUTION CENTER

May 4, 2024, 6:34 pm

#### Unclaimed/Being Returned to Sender

SOUTH PORTLAND, ME 04116

April 29, 2024, 9:52 am

**Reminder to Schedule Redelivery of your item**

April 14, 2024

**Available for Pickup**

SOUTH PORTLAND  
15 COTTAGE RD  
SOUTH PORTLAND ME 04106-3615  
M-F 0800-1700; SAT 0800-1200  
April 10, 2024, 12:43 pm

**Notice Left (No Authorized Recipient Available)**

SOUTH PORTLAND, ME 04106  
April 9, 2024, 10:25 am

**Arrived at USPS Regional Destination Facility**

SOUTHERN ME DISTRIBUTION CENTER  
April 8, 2024, 3:05 pm

**Pre-Shipment, USPS Awaiting Item**

March 30, 2024

[Hide Tracking History](#)

[What Do USPS Tracking Statuses Mean? \(https://faq.usps.com/s/article/Where-is-my-package\)](#)

**Text & Email Updates**



**USPS Tracking Plus®**



**Product Information**



**See Less ^**

[Track Another Package](#)

Enter tracking or barcode numbers

## Need More Help?

Contact USPS Tracking support for further assistance.

## FAQs

**ALERT: SEVERE WEATHER IN THE SOUTH, SOUTHEAST, CENTRAL, NORTHERN MID-ATLANTIC...**

# USPS Tracking®

[FAQs >](#)**Tracking Number:**[Remove X](#)**9314710011701162490773**[Copy](#)[Add to Informed Delivery \(https://informeddelivery.usps.com/\)](https://informeddelivery.usps.com/)

## Latest Update

Your package will arrive later than expected, but is still on its way. It is currently in transit to the next facility.

---

### Get More Out of USPS Tracking:

[USPS Tracking Plus®](#)[Feedback](#)

## Moving Through Network

### In Transit to Next Facility, Arriving Late

May 5, 2024

### Arrived at USPS Regional Origin Facility

SAN BERNARDINO CA DISTRIBUTION CENTER

May 2, 2024, 11:16 am

### Arrived at USPS Regional Facility

BOSTON MA DISTRIBUTION CENTER

April 30, 2024, 5:56 pm

### Arrived at USPS Regional Facility

SHREWSBURY MA DISTRIBUTION CENTER

April 29, 2024, 3:53 pm

### Unclaimed/Being Returned to Sender

SOUTH PORTLAND, ME 04116

April 22, 2024, 9:52 am

**Reminder to Schedule Redelivery of your item**

April 8, 2024

**Available for Pickup**

SOUTH PORTLAND  
15 COTTAGE RD  
SOUTH PORTLAND ME 04106-3615  
M-F 0800-1700; SAT 0800-1200  
April 2, 2024, 11:13 am

**Arrived at Post Office**

SOUTH PORTLAND, ME 04106  
April 2, 2024, 11:06 am

**Delivery Exception, Animal Interference**

SOUTH PORTLAND, ME 04106  
April 1, 2024, 10:05 am

**Arrived at USPS Regional Destination Facility**

SOUTHERN ME DISTRIBUTION CENTER  
April 1, 2024, 1:33 am

**Pre-Shipment, USPS Awaiting Item**

March 22, 2024

[Hide Tracking History](#)

**What Do USPS Tracking Statuses Mean? (<https://faq.usps.com/s/article/Where-is-my-package>)**

**Text & Email Updates**



**USPS Tracking Plus®**



**Product Information**



**See Less**

[Track Another Package](#)

Enter tracking or barcode numbers

## Need More Help?

Contact USPS Tracking support for further assistance.

**FAQs**